

Stuart D. Gavzy
Stuart D. Gavzy, Esq.
8171 E. Del Barquero Dr.
Scottsdale, AZ 85258
973-256-6080
Fax : 480-452-1665
Email: stuart@gavzylaw.com

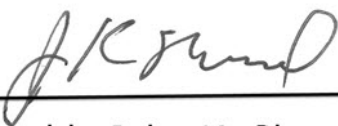


Order Filed on July 13, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

IN THE UNITED STATES BANKRUPTCY	:
COURT DISTRICT OF NEW JERSEY	:
	: CHAPTER 13 CASE
IN RE:	:
Mitch and Kathryn Mirbaba	:
	: CASE NO. 17-28485 JKS
	:
	: JUDGE: Sherwood
	:
	:
DEBTORS :	: HEARING DATE:

ORDER GRANTING THE AVOIDANCE OF THE LIEN OF THE SMALL BUSINESS ASSOCIATION

The relief set forth on the following page is hereby **ORDERED**.



Honorable John K. Sherwood
United States Bankruptcy Court

DATED: July 13, 2021

THIS CAUSE being submitting on the papers to the undersigned Judge of the United States Bankruptcy Court for District of New Jersey, pursuant to the Motion to Reopen Chapter 13 Case and Motion for an Order Voiding the Lien held by the Small Business Association ("SBA") filed by the debtors; and

IT APPEARING that, in their Schedules, the debtors listed their debt of \$27,000 to the SBA as a "business loan" and "judicial lien" (Docket Entry #1); and

IT APPEARING that, in their Chapter 13 plan, the debtors included a motion to avoid the SBA's lien on the basis that there was no equity in their residential property to secure the lien (Docket Entry #4); and

IT APPEARING that all parties in interest, and in particular the SBA, were served with this Motion and of the time, date and place of this hearing and that no such parties have filed any timely objections or otherwise appeared in opposition to the said Motion and that the time for filing any such objection has expired; and

IT FURTHER APPEARING to the undersigned that the relief requested by the debtors in their Motion is consistent with the applicable provisions of Title 11 of the United States Code and the Local Rules of the United States Bankruptcy Court for the District of New Jersey; and

IT FURTHER APPEARING that there is cause for granting the this Motion to Avoid Lien; and

IT IS HEREBY ORDERED that: (i) the debtors' motion is **GRANTED**; and (ii) the lien of the Small Business Association against the residential property located at 219 Cumley Terrace, Leonia, New Jersey, which is owned by the debtors, is hereby **VOIDED**.

This Order has been signed electronically. The judge's signature and court's seal appear at the top of the Order

In re:
Mitch Mirbaba
Kathryn Mirbaba
Debtors

Case No. 17-28485-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 13, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Mitch Mirbaba, Kathryn Mirbaba, 219 Cumley Terrace, Leonia, NJ 07605-1112

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor J.P. Morgan Alternative Loan Trust 2006-S3 Mortgage Pass-Through Certificates, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Ally Capital ecfmail@mortoncraig.com mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Stuart D. Gavzy	on behalf of Joint Debtor Kathryn Mirbaba stuart@gavzylaw.com lesliebrown.paralegal@gmail.com; gavzysr82824@notify.bestcase.com; 4635996420@filings.docketbird.com

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User: admin

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Total Noticed: 1

Stuart D. Gavzy

on behalf of Debtor Mitch Mirbaba stuart@gavzylaw.com
lesliebrown.paralegal@gmail.com;gavzysr82824@notify.bestcase.com;4635996420@filings.docketbird.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7